

ACH Payments Overview

Last Modified on 05/08/2020 12:49 pm PDT

Qualpay offers ACH payments in addition to credit card payments with Qualpay Virtual Terminal and via our APIs: Qualpay Payment Gateway, Qualpay Checkout, Qualpay Invoicing, Qualpay Customer Vault, Qualpay Recurring Billing, and Qualpay Embedded Fields. Review our ACH [Integration Guide](#) for further details on how to integrate with the Qualpay APIs and ACH payments. This article contains an overview of ACH payments and how ACH is different from accepting credit card payments.

Note: We suggest that you contact your bank to ensure that we can debit and credit your depository account; instructions can be found [here](#).

ACH payments are a non-guaranteed method of taking payment from your customers. As a result, ACH funding is different than credit card funding, and daily batches of ACH will fund within three business days. Any ACH payments that [reject](#) from your customer's bank before funding will not be funded. To view unfunded transactions, click Transactions from the main menu in Qualpay Manager. Add filters for "Payment Type is ACH Payments" and "Status is not Deposit Sent." Any ACH payments that are rejected after funding due to a dispute will be debited from your depository account. These reject types can be viewed on your deposit history report or your reconciliation report under "Adjustments." You will also be notified via email.

If we receive a [Notification of Change \(NOC\) response](#), we will notify you via email. You can find details about the NOC by clicking on "Disputes" from the main menu and clicking on ACH NOC in the Quick Links menu.

NOTE: ACH [rejects](#) prior to funding can occur within 48 hours from the initial transaction, and customers can dispute transactions for up to 60 days, which would cause your Merchant Account to be debited.

Qualpay Virtual Terminal accepts ACH payments in addition to business and consumer credit cards. ACH Payments can be accepted in United States Dollar (USD), and convenience fees may be applied. Our Virtual Terminal is fully integrated with [Customer Vault](#) to save you time when processing repeat transactions. Access Virtual Terminal through Qualpay Manager on any device with an internet connection and a [web browser](#).

If you already have a Qualpay Account and would like to add ACH payments, begin the application process for ACH by [contacting our customer support team](#).

New to Qualpay? [Sign up](#) today for credit card and ACH payments.
